

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

Art Unit: 3692

Serial No.: 09/751,892

Examiner: Ojo O. Oyebisi

Filed: December 29, 2000

For: DELINQUENCY-MOVING
MATRICES FOR VISUALIZING
LOAN COLLECTIONS

REQUEST FOR RECONSIDERATION AFTER FINAL

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Applicant respectfully requests consideration and entry of the following remarks submitted in response to the Office Action dated December 29, 2006 and made final.